Not Supportive of key elements

11010		elements																							9. Practical		
						Responden	ts' Comm	ents on Sp	ecific Provision	ns of APES 23	0					2 45		APES	230 Remun	eration					matters such as		
																2. Align with FoFA reforms									rebating commisions,		
	Supportive / Supportive of		1 50000					6. Basis for	7. Client's							and other					6.		7. Refusal of		dealer group	10. Business	
	some key elements /		1. Scope and					preparing	Information,	8.	9. Third		11.	CASE		legislative safeguards/	2. Affordability	3.		5.	Retrospectivity/ grandfathering/		membership renewal with		issues, lack of support from	structures, Monitoring	
Revised No.	Not Supportive of key elements/Other		applicati		3. Fundamental				money and	Professional	party	10.	Transitional	STUDIES	1. General	client's best	of Financial	Financial		Mortgage		7. Competitive		8. Soft dollar	Professional	and	11. Editorial
NO.	Not Supportive of key	Respondent	on	Definitions	responsibilities	Independence	01 FPS	reporting	property	fees	payments	Documentation	Prov	EXAMPLES	Comments	interest	Advice	Advice	Insurance	Broking	arrangements	Adv/Disadv	bodies	benefits	Bodies, etc	enforcement	suggestions
121	elements	360 Financial Group								٧	٧			٧	٧	٧	٧	x	×	x		٧			٧	<u> </u>	
18	Not Supportive of key elements	Account Invest Pty Ltd								٧	V				√	٧	V	×	×	×		٧			٧	, ,	
	Not Supportive of key	Accounting & You Financial Services Pty								_																	
57	elements Not Supportive of key	Ltd								٧	٧				٧	٧	٧	x	X	-		٧			٧		
54	elements	Advantage Financial Services - G. Gillogly								٧	٧			٧	٧	٧	٧	×	×	×		٧			٧		
100	Not Supportive of key elements	Advantage Financial Services - N. Atkins								٧	V			V	√	٧	V	×	×	×		٧			٧		
	Not Supportive of key	-																									
144	elements Not Supportive of key	APL Financial Services								٧	٧				√		√	X	×	-		√			٧		_
161	elements	APPC	٧	٧						٧	٧				٧	٧		×	×	×	٧					<u> </u>	٧
137	Not Supportive of key elements	Association of Financial Advisers Ltd		v			V	V		٧	V				 √	٧	V	×	×	x	٧		٧		٧		V
	Not Supportive of key																					_					
64	elements Not Supportive of key	Batterham & Associates Pty Ltd						1		-	٧				٧			-	X	-		√	٧				
22	elements	Beattie Finanical Services								٧	٧				٧	٧	٧	×	×	-		٧				<u> </u>	
70	Not Supportive of key elements	Bentleys (WA) Pty Ltd								٧	V				√	٧	V	×	×	×		٧	٧				
	Not Supportive of key	Divid O Kingd															,				,	,			,		
59	elements Not Supportive of key	Black & Krantz								٧	√		٧		√	٧	٧	X	×	X	٧	٧			V		
133	elements	Bob Reus & Co								٧	٧			٧	٧	٧	٧	x	×	×		٧	٧		٧	<u>'</u>	
129	Not Supportive of key elements	Bongiorno & Partners (Vic) Pty Ltd & Lonsdale Financial Group Ltd			V					٧	V		٧		v	٧	٧	×	×	×	٧	٧	٧		٧	٧	٧
27	Not Supportive of key elements	Brookes Deane & Powne								-1	V				-,	٧	٧	x	x	x		٧			٧		
27	Not Supportive of key	blookes Dealle & Fowlie								٧	V				√	V	V			^		V			V		
157	elements Not Supportive of key	BT Financial Group*								-	٧				٧	٧	٧	-	×	-						 	1
156	elements	BT Select								٧	٧				٧			×	×	×	٧	٧	٧	٧	٧	٧	٧
143	Not Supportive of key elements	Build a Brilliant Business Pty Ltd								٧	V			V	v I	٧	V	×	×	×			V		V		
	Not Supportive of key										<u> </u>					-											
140	elements Not Supportive of key	Burford Partners								٧	٧			٧	√	٧	٧	x	×	x		٧			٧		
65	elements	Business Concepts Group Pty Ltd								٧	٧		٧		٧	٧	٧	x	×	x	٧	٧	٧		٧	<u> </u>	
106	Not Supportive of key elements	CABEL Financial								٧	V		٧		V	٧	V	-	×	×	٧				٧		
1.50		Cantwell Financial Independence Pty Ltd -														,	,					,			,		
160	elements Not Supportive of key	M. Slocombe Cantwell Financial Independence Pty Ltd -								٧	√			V	√	٧	√	X	×	X		√			٧		+
149	elements	P. Hendy								٧	٧			٧	٧	٧	٧	x	×	×		٧			٧	<u> </u>	
108	Not Supportive of key elements	Carthills Financial Services Pty Ltd								٧	٧		٧		√	٧	√	×	×	×	٧				٧		
107	Not Supportive of key elements	CBD Profit Solutions Pty Ltd - L. Powell*								٧	V			٧	v	٧		x	x	x		٧	٧			٧	
	Not Supportive of key	CBD Profit Solutions Pty Ltd - T.														-											
58	elements Not Supportive of key	Broadbent*					-			٧	٧			٧	٧	٧	√	X	X	X	٧	٧	٧		٧	٧	1
135	elements	CDB Wealth Strategies Pty Ltd								٧	٧		٧		V	٧	٧	x	x	x	٧	٧				ļ	
17	Not Supportive of key elements	Ceebeks Business Solutions								٧	V				v	٧	V	x	×	×	٧	v			٧	1	
	Not Supportive of key															-						-	_				
127	elements Not Supportive of key	CFOutsource Pty Ltd					-			٧	٧			٧	٧			-	-	X		٧	٧		٧		+
31	elements	Collins Mellody Financial Services								٧	٧				٧	٧	٧	x	x	x	٧	٧	٧		٧	ļ	
8	Not Supportive of key elements	Cooper Reeves Accountants								٧	٧				v	٧	٧	x	x	-		٧	٧		٧	, 	
0(-)	Not Supportive of key																									<u></u>	
8(a)	elements Not Supportive of key	Cooper Reeves Accountants					 								√			-							٧		+
122	elements	Count Financial Limited		٧	٧			٧		٧	٧		٧	٧	٧	٧	٧	x	x	x	٧		٧	٧	٧	٧	٧
33	Not Supportive of key elements	Countplus MBT Pty Ltd		<u> </u>	<u> </u>				<u> </u>	٧	٧			<u></u>	٧	٧	٧	x	x	x		٧			٧	<u> </u>	
139	Not Supportive of key elements	Cox Partners Accountants								٧	٧		<u> </u>	٧	٧	٧	٧	x	x	x	٧	٧			٧		
	Not Supportive of key													v			,				v	-			-		
104	elements Not Supportive of key	Craig & Maundrell Financial Services								٧	٧				٧	٧		X	X	X		٧			٧	ļ	
94		Crosby Dalwood Pty Ltd								٧	٧			٧	√	٧		x	x	x	٧	٧			٧	<u> </u>	
_			_	_	_		_	· <u> </u>		_	· <u> </u>	_	_					_	· <u> </u>	_	_				_		·

			Respondents' Comments on Specific Provisions of APES 230														ADES	230 Remun	poration					9. Practical		
Supportive / Supportive of some key elements /		1. Scope	2	3. Fundamental			6. Basis for preparing	7. Client's	8.	9. Third	10	11.	CASE		2. Align with FoFA reforms and other legislative safeguards/	2. Affordability	3.		5.	6. Retrospectivity/ grandfathering/		7. Refusal of membership renewal with		rebating commisions, dealer group issues, lack of support from	10. Business structures, Monitoring	
No. elements/Other	Respondent	applicati on		responsibilities			and reporting	money and property	Professional fees	party payments	10. Documentation	Transitional Prov		1. General Comments		of Financial Advice	Financial Advice	4. Insurance	Mortgage Broking	transitional arrangements	Competitive Adv/Disadv	bodies	8. Soft dollar benefits	Professional Bodies, etc		11. Editorial suggestions
Not Supportive of key 154 elements	Deloitte		٧	٧	V		٧		٧	٧		٧		٧	J/		x	×	×	٧						٧
Not Supportive of key			,	•	<u> </u>		<u> </u>					•			<u>'</u>											
105 elements Not Supportive of key	Desiree Male								-	٧			√	√	٧		-	X	-	٧	٧	٧		√		
131 elements Not Supportive of key	Downes Barrington Northside		٧						٧	٧		٧		٧	٧	٧	x	×	×	٧	٧	٧				
44 elements	Edwards Irvine and Facius Pty Ltd								٧	٧				٧	٧	٧	x	×	×		٧			٧		
Not Supportive of key elements	Encompass Financial								-	٧		√		√	٧	٧	-	×	×	٧	√			٧		
Not Supportive of key 10 elements	Eric Walters FCPA		٧	٧					٧	٧				٧	V		x	x	_		V	٧		٧		٧
Not Supportive of key															,	,				,	,	·				
24 elements Not Supportive of key	Fawcett & Pickersgill								√	٧				٧	V	√	X	x	-	√	V			√		
62 elements Not Supportive of key	Ferguson Betts Pty Ltd								٧	٧				V			X	×	-							
134 elements	Financial Services Council	٧	٧	٧		٧	٧		٧	٧	٧	٧	٧	٧	٧	٧	×	x	×	٧	√	٧		٧	٧	٧
Not Supportive of key 77 elements	Fortunity Wealth Management Pty Ltd								٧	٧				٧	٧	٧	×	x	-	٧	٧			٧		
Not Supportive of key elements	GC Accountants								٧	٧				V	٧	٧	×	x	x	٧	٧	٧		٧		
Not Supportive of key 69 elements	Glenn & Herriot Pty Ltd								٧	٧				٧	٧	٧	×	x	_	٧	٧			٧		
Not Supportive of key	·								v	.,				v		√	×	×	×	.,	-1	V		٧		
9 elements Not Supportive of key	GNS Group Pty Ltd								V	V				V	· v	V	^	^	^	V	V	V		V		
101 elements Not Supportive of key	Graeme Taylor CPA								٧	٧			√	V			X	×	×			٧		٧		
124 elements	Grant Thornton Australia Limited			٧					٧	٧			√	٧	٧	٧	×	x	x	٧	٧			٧		٧
Not Supportive of key 142 elements	Hamilton Morello								٧	٧				٧	٧	٧	x	×	-	٧	٧			٧		٧
Not Supportive of key elements	Hayes Girling Financial								٧	٧				٧	٧	V	×	x	x	٧	V			٧		
Not Supportive of key 73 elements	Hern Financial Services - B. Hern								٧	٧		٧	V	٧	V	٧	x	x	_	٧				٧		
Not Supportive of key										.,		٧		٧		v	×	×	_	.,				٧		
72 elements Not Supportive of key	Hern Financial Services - M. Carberry								√	٧		V	V		V					V				V		
95 elements Not Supportive of key	Hindson Hislop & Co								√	٧				٧	٧	٧	×	X	X	√	√	٧		√		
39 elements Not Supportive of key	HMA Twomey Patterson - A. Pryor								٧	٧		٧		٧	٧	٧	x	×	×	٧	٧	٧		٧		
46 elements	HMA Twomey Patterson - D. Hodge								٧	٧				٧	٧	٧	×	x	x	٧	٧			٧		
Not Supportive of key elements	HMA Twomey Patterson - J. Officer								٧	٧				٧	٧	٧	×	×	×	٧	٧			٧		ı
Not Supportive of key elements	HMA Twomey Patterson - M. Woolnough								V	V		V		V	V	V	×	×	×	V		V		٧		ı
Not Supportive of key	HMA Twomey Patterson Audit Pty Ltd - S. Watson								V	V		٧		٧	./	V	×	x	x	N.				V		
Not Supportive of key				1								-												. ·		
163 elements Not Supportive of key	ICAA & CPA	٧	٧	٧			٧		√	٧		٧		٧	٧	√	x	x	x	√	√			٧	٧	٧
109 elements Not Supportive of key	Institute of Public Accountants (IPA)	1							٧	٧				٧	٧	√	×	x	x	√						
96 elements	Integrity Wealth Pty Ltd								٧	٧		٧		٧	٧	٧	×	x	x	٧	٧	٧		٧		
Not Supportive of key 112 elements	International Professional Services Pty Ltd C. Reed								٧	٧		٧		٧	٧	٧	×	x	x	٧	٧			٧		
Not Supportive of key 111 elements	International Professional Services Pty Ltd C. Tschirpig	-							٧	√		٧		٧	√	٧	×	×	x	٧	√			٧		
Not Supportive of key	International Professional Services Pty Ltd	-							√	v		٧		v	J	√	×	x	x	J	N.			J		
Not Supportive of key	International Professional Services Pty Ltd	-		1								-									, v			. ·	,	
113 elements Not Supportive of key	D. Emmanuel International Professional Services Pty Ltd	-						-	√	٧		٧		٧	٧	√	×	X	X	√	√			٧		
118 elements Not Supportive of key	D. Kozul International Professional Services Pty Ltd								٧	٧		٧		٧	٧	٧	×	x	×	٧	٧			٧		
117 elements	D. Sidhu								٧	٧		٧		٧	٧	٧	×	x	x	٧	٧			٧		
Not Supportive of key elements	International Professional Services Pty Ltd J. Illingworth				<u> </u>			<u>L</u>	٧	٧		٧		٧	٧	٧	×	x	×	٧	√			٧		<u> </u>
Not Supportive of key 114 elements	International Professional Services Pty Ltd M. Cronin	-							٧	٧		٧		٧	√	٧	×	x	x	٧	√			٧		
Not Supportive of key	International Professional Services Pty Ltd	-										-					×	×	×	.,	-1					
110 elements Not Supportive of key	R. Stannard International Professional Services Pty Ltd	-						1	√	٧		٧		٧	V	√		*	*	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	v			V		
115 elements	S. Everingham	1				1			٧	٧		٧		٧	٧	٧	×	X	×	٧	٧			٧		

			Respondents' Comments on Specific Provisions of APES 230															APES	230 Remun	eration				9. Practical matters such as	
	Supportive / Supportive of some key elements /		1. Scope					6. Basis for preparing	7. Client's Information,	8.	9. Third		11.	CASE		2. Align with FoFA reforms and other legislative safeguards/	2. Affordability	3.		5.	6. Retrospectivity/ grandfathering/		7. Refusal of membership renewal with	rebating commisions, dealer group issues, lack of support from	10. Business structures, Monitoring
	Not Supportive of key	P	applicati		3. Fundamental				money and	Professional	party		Transitional	STUDIES	1. General	client's best	of Financial	Financial		Mortgage	transitional	7. Competitive	professional 8. Soft d	ollar Professional	and 11. Editorial
No.	elements/Other Not Supportive of key	Respondent	on	Definitions	responsibilities	Independence	01 FPS	reporting	property	fees	payments	Documentation	Prov	EXAMPLES	Comments	interest	Advice	Advice	Insurance	Broking	arrangements	Adv/Disadv	bodies benef	ts Bodies, etc	enforcement suggestions
55	elements	Jacoby Cameron & Co	1							٧	٧				٧			x	×	-		٧			
68	Not Supportive of key elements	John Alam & Partners Pty Ltd								٧	٧		٧		٧	٧	٧	×	×	x	٧		٧	٧	
75	Not Supportive of key elements	Karen Pauling								V	V				V		V	×	_	-		V			
	Not Supportive of key	-								,						-1	V	×	x	×	-1	-1		-1	
56	elements Not Supportive of key	Kidmans Partners Pty Ltd	+ +							٧	٧				٧	V	V		^	^	V	V		V	
53	elements Not Supportive of key	KMS Financial Solutions - C. Stevens								٧	٧				٧	٧	٧	X	×	×	٧	٧		√	
52	elements	KMS Financial Solutions - P. Karlson								٧	٧				٧	٧	٧	x	×	×	٧	٧		٧	
120	Not Supportive of key elements	KPMG	٧	٧						٧	V				٧	٧		×	×	×		٧			V
99	Not Supportive of key elements	Maggs Reid Stewart Pty Ltd								٧	V		٧		٧		٧	×	×	×	٧	V	٧	٧	
	Not Supportive of key																							•	
84	elements Not Supportive of key	Matthews Steer Pty Ltd								٧	٧				٧	٧	√	×	X	-	√	٧			
6	elements Not Supportive of key	McGarry Partners Services Pty Ltd								٧	٧				٧	٧	٧	x	×	-	٧	٧		٧	
82	elements	Michael Byrnes								٧	٧				٧	٧	٧	x	×	-	٧	٧		٧	
128	Not Supportive of key elements	Mitchell & Associates*								V	V			V	V	V	V	x	×	-		V			
123	Not Supportive of key elements	Noble Chartered Accountants								./	٧		٧		٧	7	٧	×	x	_	٧	7/		V	V
123	Not Supportive of key									٧	V		V		V	V	V	^	^	-	V	V		V	V
15	elements Not Supportive of key	OBM Investment Services								٧	٧				٧	٧	٧	-	x	×	٧	٧		٧	
14	elements	O'Donnell Hennessy & Co								٧	-				٧	٧		×	-	-		٧			
11	Not Supportive of key elements	Offenhauser & Co Chartered Accountants								٧	V			٧	V			×	×	-			V		V
98	Not Supportive of key elements	Ortmanns Pty Ltd								٧	٧				V	N.	٧	×	×			N.	٧		
	Not Supportive of key	-								·	<u> </u>					<u> </u>						·		•	
30	elements Not Supportive of key	Palani & Associates Pty Ltd					-			٧	√				√	٧	√	X	x	-		٧	٧	V	
13	elements	Peak Partnership Chartered Accountants								٧	-				٧	٧		X	-	-		٧			
76	Not Supportive of key elements	Peter Beverley								٧	٧				٧	٧	٧	×	×	×	٧	٧	V	٧	
40	Not Supportive of key elements	Peter Fast								v	V			v	V			_	×	×					
	Not Supportive of key	Datar Walker Dartners								,	,					.,	-1	×			-1	-1		-1	
81	elements Not Supportive of key	Peter Walker Partners	+ +							٧	٧				٧	V	٧	*	*	-	√	V		√	
42	elements Not Supportive of key	Pivotal Wealth Solutions								٧	٧		٧		٧	٧	٧	X	×	×	√			٧	
4	elements	Pollock Accountants Pty Ltd								٧	٧				٧	٧	٧	x	×	×		٧			
45	Not Supportive of key elements	PRP Wealth Management								٧	٧		٧		٧	V	V	x	x	×	٧	٧		٧	
141	Not Supportive of key elements	PwC		٧						٧	٧				٧	٧		×	x	x		٧			V
	Not Supportive of key			-												<u> </u>									
20	elements Not Supportive of key	Regional Financial Planning - P Oxenbridge				 	+			٧	٧				٧	-	 	-	-	-					
91	elements Not Supportive of key	Roberts & McNamara Pty Ltd Roberts & Morrow Chartered Accountants	-			-	+			٧	٧			√	√	٧	٧	x	x	x	٧	√		٧	
71	elements	K. Pearson								٧	٧		٧	٧	٧	٧	٧	×	x	x	٧	٧		٧	
66	Not Supportive of key elements	Roberts & Morrow Financial Services Pty Ltd - G. Fletcher								٧	٧		٧	V	V	V	V	×	x	-		V			
36	Not Supportive of key elements	Robertson Scannell Chartered Accountants								٧	٧				٧	V	٧	x	x	x	V	V	٧	V	
	Not Supportive of key						1															-		-	
28	elements Not Supportive of key	Robson Partners Pty Ltd	+ +				+			٧	٧				٧	٧	٧	×	X	X	٧	V		√	
130	elements	Rod Parrish CPA								٧	٧			٧	٧	٧	٧	×	x	-	٧	٧		٧	
21	Not Supportive of key elements	Ross Deeath CPA				<u> </u>				٧	٧	<u> </u>			٧	٧	<u> </u>	×	x	-	<u> </u>		٧		
102	Not Supportive of key elements	RW Ramsey & Co								٧	٧				٧		٧	×	x	-	٧	V		٧	
	Not Supportive of key												_										, .		
158	elements Not Supportive of key	Securitor	٧	٧		1	+			٧	٧		٧		٧	٧	٧	×	X	X	٧	√	V V	√	V V
12	elements Not Supportive of key	Serious Money Financial Consultants					1			٧	٧				٧	٧	٧	×	x	-	٧	√	٧	٧	
29		Shakespeare Partners								٧	٧				٧	٧	٧	×	x	x	٧	٧	٧	٧	

			Respondents' Comments on Specific Provisions of APES 230															APES	230 Remun	neration					9. Practical matters such as		
	Supportive / Supportive of some key elements / Not Supportive of key elements/Other	Respondent	1. Scope and applicati on	2. Definitions	3. Fundamental responsibilities				7. Client's Information, money and property	8. Professional fees	9. Third party payments	10. Documentation	11. Transitional Prov	CASE STUDIES EXAMPLES	1. General Comments	2. Align with FoFA reforms and other legislative safeguards/ client's best interest	2. Affordability of Financial Advice	3. Financial Advice	4. Insurance	5. Mortgage Broking	6. Retrospectivity/ grandfathering/ transitional arrangements	7. Competitive Adv/Disadv	7. Refusal of membership renewal with professional bodies	8. Soft dollar benefits	rebating commisions, dealer group issues, lack of support from Professional Bodies, etc	10. Business structures, Monitoring and enforcement	11. Editorial suggestions
	Not Supportive of key																										
83	elements	Simon Wu & Co Pty Ltd - J. Wu								٧	٧				٧	٧	٧	X	×	-	٧	٧	٧				
	Not Supportive of key																										
78	elements	Simon Wu & Co Pty Ltd - K. Yuen					ļ	ļ		٧	٧				٧	٧	٧	X	X	-	٧	٧	٧				
4.50	Not Supportive of key	SMSF Professionals' Association of													١.	,					,	,			l ,		
159	elements	Australia	+		ļ		-		—	٧	٧		٧		٧	√	-	×	X	X	٧	٧	1		٧	٧	
48	Not Supportive of key elements	Specialised Business Solutions								٧	٧				√	٧	٧	x	×	x		٧			٧		
	Not Supportive of key																										
80	elements	Summit Financial Advisors - C. Krstevki	+		ļ					٧	٧				٧	٧	٧	×	×	X		٧	٧		٧		
93	Not Supportive of key elements	Summit Financial Advisors - W. Fowler								٧	v				V	V	V	×	×	x		V					
	Not Supportive of key									-																	†
151	elements	TAL Life Limited								٧	٧				٧		V	-	x	-						٧	V
	Not Supportive of key																										
26	elements	The MBA Partnership								٧	٧				٧	٧	٧	x	x	x	٧	√			٧		
	Not Supportive of key																l .										
79	elements	TIB Business Advisers				1				٧	٧				٧	٧	٧	X	X	-	٧	٧			٧		
35	Not Supportive of key elements	Tony Buttery & Associates								٧	V				V	V	V	x	×	×	V	V	V		v		
- 55	Not Supportive of key	,,					1				·				<u> </u>	· ·	<u> </u>					1	<u> </u>		•		
5	elements	Tony Tilenni & Associates								٧	٧			٧	٧	٧	V	×	×	x	٧	√	V		√		٧
	Not Supportive of key																										
5(a)	elements	Tony Tilenni & Associates								٧	٧				٧	٧		x	x	x	٧	٧	٧				
	Not Supportive of key																										
85	elements	Vawdrey Axton Turner Pty Ltd					-			٧	٧		٧		٧	٧	٧	×	×	X	٧	٧			٧		
120	Not Supportive of key	W & D Financial Services - H. Harmse			1	1				.,	v			١.,		V	V	×	×	×		V					
138	elements Not Supportive of key	VV & D FINANCIAI SCIVICES - N. NAITIISE	+		 	+	+	-	 	٧	V			٧	٧	- v	ν	*	*	*	-	V V	+		-		+
47	elements	W&D Financial Services - P. Bonner								٧	٧				V	V	V	×	×	×	V	٧			V		
	Not Supportive of key																										
86	elements	W&D Financial Services - P. Power								٧	٧			٧	٧	٧	٧	×	×	x	٧	٧			٧		
97	Not Supportive of key elements	W&D Financial Services - W. Fenwicke	7							٧	.,			V	V	V	V	×	×	×	٧	V	V		1]
97	Not Supportive of key	W&D Filialicial Services - W. Fellwicke	+ +		 	+	+	-	 	٧	V			V V	V V	- v	V V		^		·	· v	- v		·	-	+
43	elements	Walter Jacenko CA	<u> </u>							٧	٧				٧	٧	٧	×	×	-		٧	٧				
23	Not Supportive of key elements	William Buck - Adelaide								-1	-/				V				×				- 1		_		
23	Not Supportive of key	william buck - Aueldiue	+ -				+	-		V	v				V	V V	-	-	^	<u> </u>		V V	V				+
90	elements	William Buck - NSW	<u> </u>							٧	٧		٧		٧			×	×	-	٧	٧			٧		
	Not Supportive of key																										
34	elements	Woods Business Consultants Pty Ltd						l		٧	٧				٧	√ √	V	×	×	-	٧	V			V		

^{*} Some elements or the whole submission is confidential.